



Order Filed on March 6, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2©)

Russell L. Low, Esq. - RLL 4745

Low & Low, LLC
505 Main Street, Suite 304
Hackensack, NJ 07601
201-343-4040
Attorneys for Debtor

In Re:

PAUL A. HOLMES

Debtor(s)

CHAPTER 13

CASE NO. 16-18005

The Honorable Vincent F. Papalia

Hearing Date: March 1, 2018, 11:00am

**ORDER RENDERING THE SECOND AND THIRD MORTGAGES ON THE
DEBTOR'S REAL PROPERTY LOCATED AT 187 NORTH 9TH STREET,
NEWARK, NEW JERSEY UNSECURED**

The relief set forth on the following page is hereby **ORDERED**.

DATED: March 6, 2018

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".

**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

THIS MATTER having been opened to the Court by Russell L. Low, Esq., the debtor's counsel, upon the debtor's Motion for an Order stripping off the second and third mortgages on the debtor's real property located at 187 North 9th Street, Newark, New Jersey to unsecured status and which mortgage is held by Amerifirst Home Improvement Finance and treating the claim of Amerifirst Home Improvement Finance as unsecured, and good and sufficient cause appearing therefrom for the entry of this Order;

It is

ORDERED AND DECREED, that the second and third mortgages held by Amerifirst Home Improvement Finance in and on debtor's real estate located 187 North 9th Street, Newark, New Jersey, be and hereby is to be treated within the debtor's payment plan as unsecured, and it is further;

ORDERED AND DECREED, that upon confirmation and completion of all payments in accordance with the debtor's Chapter 13 repayment plan, the second and third mortgages held by Bank of America, N.A., in and on debtor's real estate located at 187 North 9th Street, Newark, New Jersey will be expunged, and it is further;

ORDERED AND DECREED, that upon confirmation and completion of all of the payments in accordance with the debtor's Chapter 13 repayment plan, the mortgages in the name of Amerifirst Home Improvement Finance shall be and is hereby canceled and discharged of record as to Paul A. Holmes, and it is further,

ORDERED AND DECREED, that subject to the foregoing paragraph, that the Clerk of the County of Essex may cancel and discharge the mortgages as to Paul A. Holmes by entering on the record a copy of this Order.

In re:
Paul A. Holmes
Debtor

Case No. 16-18005-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2018.

db +Paul A. Holmes, 187 North 9th Street, Newark, NJ 07107-1743

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-WMC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2 nj.bkecf@fedphe.com

Denise E. Carlon on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-WMC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

James Patrick Shay on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-WMC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2 james.shay@phelanhallinan.com

Marie-Ann Greenberg magecf@magtrustee.com

Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC
NJ_ECF_Notices@buckleymadole.com

Michael Frederick Dingerdissen on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-WMC2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-WMC2 nj.bkecf@fedphe.com

Russell L. Low on behalf of Debtor Paul A. Holmes rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 7